



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [UNITED BANKSHARES, INC.](#)

City/State [CHARLESTON, WV](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [28,777,896](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

UNITED BANKSHARES, INC.
300 UNITED CENTER, 500 VIRGINIA STREET E
CHARLESTON, WV 25301

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	29,337,636	26,740,181	27,250,553	24,135,329	19,470,278
Net income (\$000)	177,277	201,734	367,738	289,023	260,099
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.79	2.67	57	2.84	2.65	61	2.74	2.60	58	2.87	2.77	52	2.99	3.01	42
+ Non-interest income	0.62	0.96	32	1.12	1.11	57	1	1.04	55	1.43	1.21	65	0.75	1.32	28
- Overhead expense	1.84	2.17	27	2.11	2.24	46	2.07	2.17	48	2.37	2.57	46	1.95	2.69	19
- Provision for credit losses	0.04	0.09	40	-0.05	-0.15	65	-0.05	-0.09	59	0.44	0.51	41	0.11	0.15	49
+ Securities gains (losses)	0	0	43	0.01	0.01	75	0.01	0.01	69	0.01	0.02	55	0	0.01	24
+ Other tax equivalent adjustments	0	0	81	0	0	48	0	0	80	0	0	13	0	0	42
= Pretax net operating income (tax equivalent)	1.52	1.40	61	1.91	1.79	63	1.71	1.66	59	1.51	1.04	80	1.69	1.56	60
Net operating income	1.21	1.06	68	1.51	1.36	67	1.35	1.26	63	1.20	0.81	79	1.34	1.19	66
Net income	1.21	1.06	68	1.51	1.35	67	1.35	1.26	63	1.20	0.82	79	1.34	1.19	66
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.35	3.12	65	3.44	3.14	67	3.28	3.06	62	3.76	3.55	62	4.50	4.41	58
Interest expense	0.19	0.24	41	0.24	0.27	51	0.22	0.25	52	0.51	0.52	57	1.08	1.08	57
Net interest income (tax equivalent)	3.17	2.88	66	3.20	2.85	71	3.07	2.80	65	3.25	3.01	62	3.41	3.33	48
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.08	5	0.11	0.13	52	0.05	0.11	36	0.14	0.27	40	0.15	0.21	49
Earnings coverage of net loan and lease losses (X)	-73.84	-9.51	18	25.12	4.52	67	50.36	39.72	70	19.75	22.91	62	16.50	24.40	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	1.17	49	1.29	1.39	46	1.20	1.23	50	1.34	1.58	35	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases	1.11	1.15	48	1.25	1.37	44	1.17	1.20	47	1.29	1.55	35	0.55	0.81	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.28	0.41	33	0.53	0.63	46	0.40	0.49	41	0.69	0.71	54	0.90	0.57	84
30-89 days past due loans and leases / Total loans and leases	0.59	0.32	83	0.47	0.27	82	0.42	0.32	73	0.41	0.39	64	0.47	0.43	65
Liquidity and Funding															
Net noncore funding dependence	-2.20	3.09	29	-10.59	-1.82	25	-10.37	-2.33	25	-2.21	3.20	36	12.97	14.45	48
Net short-term noncore funding dependence	-2.60	-1.79	38	-11.26	-8.21	35	-11.09	-7.71	33	-3.33	-4.76	51	6.31	3.38	53
Net loans and leases / Total assets	65.94	61.60	61	63.43	59.81	59	62.44	58.67	61	69.03	61.58	70	71.32	63.77	65
Capitalization															
Tier 1 leverage ratio	10.45	9.08	84	10.33	9.11	81	10.95	8.98	87	10.34	9.13	84	10.48	9.76	72
Holding company equity capital / Total assets	15.59	10.04	98	16.16	10.88	96	16.09	10.71	97	16.41	11.16	96	17.11	12.43	92
Total equity capital (including minority interest) / Total assets	15.59	10.14	98	16.16	11.01	96	16.09	10.82	97	16.41	11.29	96	17.11	12.57	92
Common equity tier 1 capital / Total risk-weighted assets	12.65	11.90	65	13.66	12.69	67	13.39	12.42	71	13.30	12.38	70	12.53	12.17	64
Net loans and leases / Equity capital (X)	4.23	6.22	13	3.93	5.51	18	3.88	5.53	19	4.21	5.58	20	4.17	5.21	25
Cash dividends / Net income	55.17	34	90	44.87	25.30	90	49.59	28.27	88	59.47	42.30	74	53.64	33.12	85
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.84	7.91	55	3.64	9.29	34	12.01	10.50	69	33.17	16.68	86	2.14	9.26	20
Equity capital	2.12	-0.29	63	4.67	9.31	34	9.80	7.46	73	27.76	6.99	92	3.45	10.49	28
Net loans and leases	10.03	11.87	50	-6.28	0.79	22	1.31	3.36	48	28.90	9.07	89	3.14	9.10	26
Noncore funding	-15.25	10.50	23	-53.25	-23.76	14	-19.14	-14.79	41	-44.23	-12.18	12	1.96	6.59	44
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0.22	11.61	27	0.22	11.05	23	0.21	10.95	25	0.23	13.56	20	0	13.04	13
Equity investment in subsidiaries / Equity capital	103.06	103.92	51	102.99	103.07	52	102.10	103.22	51	104.63	102.81	63	105.30	103.22	65
Cash from ops + noncash items + op expense / Op expense + dividends	129.25	116.54	57	165.86	130.64	72	149.98	154.48	57	126.54	147.24	48	161.10	190.27	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	376,934	371,414	724,171	721,473	666,950	1.49	50.87
Income from lease financing receivables.....	68	0	322	356	0		
Fully taxable income on loans and leases.....	373,011	366,837	715,838	712,167	656,387	1.68	52.35
Tax-exempt income on loans and leases.....	3,991	4,577	8,655	9,662	10,563	-12.80	-20.13
Estimated tax benefit on income on loans and leases.....	1,061	1,216	2,301	2,568	2,808	-12.76	-60.56
Income on loans and leases (tax equivalent).....	378,063	372,630	726,794	724,397	669,758	1.46	49.71
Investment interest income (tax equivalent).....	45,120	30,126	60,792	62,600	68,541	49.77	144.00
Interest on balances due from depository institutions.....	7,166	3,649	8,733	9,777	21,321	96.38	10.79
Interest income on other earning assets.....	2,430	1,560	3,016	5,496	6,677	55.77	6.11
Total interest income (tax equivalent).....	432,779	407,965	799,335	802,270	766,297	6.08	54.68
Interest on time deposits of \$250K or more	2,239	4,227	7,237	16,006	21,116	-47.03	-46.74
Interest on time deposits < \$250K.....	2,700	5,068	8,839	20,208	23,476	-46.72	-49.04
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,373	13,701	25,544	42,365	91,057	-2.39	15.76
Interest on other borrowings and trading liabilities.....	5,531	5,025	10,095	29,570	48,991	10.07	-48.72
Interest on subordinated debt and mandatory convertible securities	318	345	668	460	0	-7.83	
Total interest expense.....	24,161	28,366	52,383	108,609	184,640	-14.82	-24.12
Net interest income (tax equivalent).....	408,618	379,599	746,952	693,661	581,657	7.64	64.80
Non-interest income.....	90,587	149,626	271,144	345,721	146,594	-39.46	55.53
Adjusted operating income (tax equivalent)	499,205	529,225	1,018,096	1,039,382	728,251	-5.67	63.04
Overhead expense.....	269,734	281,828	565,240	571,766	378,806	-4.29	55.48
Provision for credit losses.....	5,919	-7,088	-12,781	106,563	21,313		-58.17
Securities gains (losses)	0	1,444	1,552	2,502	-102	-100.00	-100.00
Other tax equivalent adjustments	1	0	1	-1	0		
Pretax net operating income (tax equivalent).....	223,120	255,876	467,072	363,627	328,174	-12.80	86.77
Applicable income taxes	43,629	52,020	95,115	70,717	64,340	-16.13	10.40
Tax equivalent adjustments	2,214	2,122	4,219	3,887	3,735	4.34	-45.68
Applicable income taxes (tax equivalent).....	45,843	54,142	99,334	74,604	68,075	-15.33	5.15
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	177,277	201,734	367,738	289,023	260,099	-12.12	133.67
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	177,277	201,734	367,738	289,023	260,099	-12.12	133.67
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	177,277	201,734	367,738	289,023	260,099	-12.12	133.67
Investment securities income (tax equivalent).....	45,120	30,126	60,792	62,600	68,541	49.77	144.00
US Treasury and agency securities (excluding mortgage-backed securities)	2,191	375	485	1,539	2,471	484.27	108.27
Mortgage-backed securities	19,669	15,375	29,895	33,621	39,518	27.93	77.37
All other securities	23,260	14,376	30,412	27,440	26,552	61.80	266.27
Cash dividends declared.....	97,810	90,522	182,356	171,876	139,508	8.05	59.30
Common	97,810	90,522	182,356	171,876	139,508	8.05	59.30
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.95	2.90	56	3.05	2.92	59	2.93	2.85	53	3.32	3.27	54	3.94	4	47
Less: Interest expense	0.16	0.22	39	0.21	0.25	50	0.19	0.23	50	0.45	0.48	55	0.95	0.98	50
Equals: Net interest income (tax equivalent)	2.79	2.67	57	2.84	2.65	61	2.74	2.60	58	2.87	2.77	52	2.99	3.01	42
Plus: Non-interest income	0.62	0.96	32	1.12	1.11	57	1	1.04	55	1.43	1.21	65	0.75	1.32	28
Equals: adjusted operating income (tax equivalent)	3.40	3.67	37	3.96	3.82	64	3.74	3.70	58	4.31	4.04	68	3.74	4.41	20
Less: Overhead expense	1.84	2.17	27	2.11	2.24	46	2.07	2.17	48	2.37	2.57	46	1.95	2.69	19
Less: Provision for credit losses	0.04	0.09	40	-0.05	-0.15	65	-0.05	-0.09	59	0.44	0.51	41	0.11	0.15	49
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0.01	0.01	75	0.01	0.01	70	0.01	0.02	55	0	0.01	24
Plus: other tax equivalent adjustments	0	0	81	0	0	48	0	0	80	0	0	13	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.52	1.40	61	1.91	1.79	63	1.71	1.66	59	1.51	1.04	80	1.69	1.56	60
Less: Applicable income taxes (tax equivalent)	0.31	0.33	50	0.40	0.41	54	0.36	0.38	50	0.31	0.23	73	0.35	0.36	42
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.21	1.06	68	1.51	1.36	67	1.35	1.26	63	1.20	0.81	79	1.34	1.19	66
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.21	1.06	68	1.51	1.35	67	1.35	1.26	63	1.20	0.82	79	1.34	1.19	66
Memo: Net income (last four quarters)	1.20	1.12	65	1.50	1.25	75	1.35	1.26	63	1.20	0.82	79	1.34	1.19	66
Net income—BHC and noncontrolling (minority) interest	1.21	1.07	68	1.51	1.37	67	1.35	1.27	63	1.20	0.83	79	1.34	1.20	66
Margin Analysis															
Average earning assets / Average assets	87.98	92.97	5	88.82	93.15	8	89.34	93.08	9	88.35	92.32	9	87.50	91.05	14
Average interest-bearing funds / Average assets	51.88	60.12	16	53.20	62.32	13	53.03	61.99	14	54.79	64.06	15	59.75	65.57	26
Interest income (tax equivalent) / Average earning assets	3.35	3.12	65	3.44	3.14	67	3.28	3.06	62	3.76	3.55	62	4.50	4.41	58
Interest expense / Average earning assets	0.19	0.24	41	0.24	0.27	51	0.22	0.25	52	0.51	0.52	57	1.08	1.08	57
Net interest income (tax equivalent) / Average earning assets	3.17	2.88	66	3.20	2.85	71	3.07	2.80	65	3.25	3.01	62	3.41	3.33	48
Yield or Cost															
Total loans and leases (tax equivalent)	4.03	4.01	59	4.13	4.05	63	4.07	4.01	58	4.23	4.27	51	4.83	5.09	37
Interest-bearing bank balances	0.60	0.42	89	0.28	0.11	97	0.29	0.14	96	0.72	0.27	95	2.51	2.04	77
Federal funds sold and reverse repos	0.79	0.58	67	0.23	0.26	59	0.11	0.25	46	0.36	0.68	43	2.10	2.44	39
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.34	3.09	67	3.42	3.11	67	3.27	3.04	63	3.74	3.51	63	4.48	4.36	58
Investment securities (tax equivalent)	1.94	1.85	60	1.93	1.80	58	1.83	1.77	55	2.33	2.25	60	2.83	2.76	57
US Treasury and agency securities (excluding mortgage-backed securities)	1	1.22	32	5.02	1.28	99	1.55	1.14	80	2.45	1.75	85	3.55	2.32	90
Mortgage-backed securities	1.77	1.78	49	1.86	1.56	75	1.75	1.57	70	2.30	2.05	73	2.68	2.61	62
All other securities	1.95	2.82	19	1.90	2.91	16	1.78	2.81	17	2.40	3.24	19	3.12	4.06	23
Interest-bearing deposits	0.26	0.20	69	0.35	0.24	73	0.31	0.21	72	0.67	0.53	69	1.40	1.10	74
Time deposits of \$250K or more	0.84	0.50	86	1.22	0.76	88	1.12	0.66	89	1.90	1.42	86	2.21	1.96	66
Time deposits < \$250K	0.29	0.44	28	0.51	0.72	30	0.46	0.62	33	1.01	1.36	21	1.57	1.82	32
Other domestic deposits	0.23	0.17	69	0.26	0.17	78	0.23	0.15	76	0.49	0.36	78	1.27	0.93	80
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.23	0.36	43	0.15	0.19	60	0.14	0.17	61	0.37	0.62	34	1.35	1.86	34
Other borrowed funds and trading liabilities	0.90	1.24	33	0.69	1.31	29	0.68	1.27	29	1.67	1.50	60	2.35	2.38	51
All interest-bearing funds	0.32	0.36	47	0.40	0.40	59	0.36	0.37	59	0.82	0.74	63	1.59	1.49	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	90,587		149,626		271,144		345,721		146,594			
Fiduciary activities income	8,421		7,956		16,552		13,903		13,871			
Service charges on deposit accounts - domestic	13,027		10,861		23,187		21,314		23,562			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	8,333		7,694		14,973		11,309		9,564			
Insurance activities revenue.....	477		537		1,017		976		1,016			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	4,715		4,741		9,605		6,213		0			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	33,534		99,154		167,384		262,423		73,168			
Other non-interest income.....	22,080		18,683		38,426		29,583		25,413			
Total overhead expenses	269,734		281,828		565,240		571,766		378,806			
Personnel expense.....	150,151		170,889		333,841		323,531		209,707			
Net occupancy expense.....	37,037		32,915		68,013		62,164		49,060			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	2,758		2,933		5,908		6,605		7,016			
Other operating expenses.....	79,788		75,091		157,478		179,466		113,023			
Fee income on mutual funds and annuities.....	3,914		3,693		6,993		6,048		5,234			
Memoranda												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees	2,988		3,012		3,143		3,051		2,204			
Average personnel expense per employee.....	50.25		56.74		106.22		106.04		95.15			
Average assets per employee.....	9,818.49		8,877.88		8,670.24		7,910.63		8,834.06			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	4.32	2.35	76	2.47	2.15	59	2.58	2.17	58	1.75	2.02	51
Overhead expenses / Net Interest Income + non-interest income	54.27	59.40	28	53.47	59.03	26	55.75	59.28	32	55.22	62.28	26
Percent of Average Assets												
Total overhead expense	1.84	2.17	27	2.11	2.24	46	2.07	2.17	48	2.37	2.57	46
Personnel expense.....	1.02	1.20	27	1.28	1.25	57	1.23	1.21	58	1.34	1.30	56
Net occupancy expense.....	0.25	0.22	65	0.25	0.24	55	0.25	0.23	61	0.26	0.26	50
Other operating expenses.....	0.56	0.72	29	0.58	0.73	35	0.60	0.72	37	0.77	0.94	47
Overhead less non-interest income	1.22	1.19	47	0.99	1.10	36	1.08	1.10	41	0.94	1.25	25
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	54.03	58.92	28	53.25	58.45	27	55.52	58.83	31	55.01	61.82	27
Personnel expense.....	30.08	32.65	33	32.29	33.10	40	32.79	32.93	41	31.13	32.36	37
Net occupancy expense.....	7.42	6.14	71	6.22	6.33	47	6.68	6.23	57	5.98	6.58	40
Other operating expenses.....	16.54	19.36	27	14.74	18.60	21	16.05	19.18	26	17.90	22.28	36
Total non-interest income	18.15	25.40	36	28.27	28.18	56	26.63	27.67	54	33.26	28.83	62
Fiduciary activities income	1.69	2.23	51	1.50	2.24	45	1.63	2.20	50	1.34	2.09	46
Service charges on domestic deposit accounts	2.61	3.45	37	2.05	3.19	31	2.28	3.27	35	2.05	3.27	28
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	1.67	2.25	57	1.45	2.52	51	1.47	2.58	51	1.09	2.46	44
Insurance activities revenue.....	0.10	0.36	59	0.10	0.37	55	0.10	0.36	55	0.09	0.41	53
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	0.94	1.38	70	0.90	0.55	77	0.94	0.60	76	0.60	0.01	85
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0.45	0
Net gain (loss) - sales of loans, OREO, and other assets	6.72	1.51	93	18.74	3.83	96	16.44	3.30	96	25.25	3.92	96
Other non-interest income.....	4.42	9.09	21	3.53	9.26	9	3.77	9.27	13	2.85	9.65	3
Overhead less non-interest income	35.89	32.73	54	24.98	29.94	31	28.89	30.52	36	21.75	31.93	20
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.55	21.22	30	20.33	21.54	33	20.36	21.18	37	19.45	18.63	49
Applicable income tax + TE / Pretax net operating income + TE	20.55	23.38	17	21.16	23.10	19	21.27	22.67	24	20.52	21.18	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	14,411,346	12,683,053	13,918,994	13,104,050	10,669,945	13.63	28.45	
Commercial and industrial loans	2,576,353	2,557,345	2,501,070	2,951,843	1,572,757	0.74	100.42	
Loans to individuals	1,339,615	1,173,261	1,189,375	1,197,670	1,162,707	14.18	100.66	
Loans to depository institutions and acceptances of other banks	4,500	500	0	500	0	800.00		
Agricultural loans	9,864	6,480	10,443	5,822	1,553	52.22	775.24	
Other loans and leases	849,406	1,044,189	908,182	1,050,465	692,681	-18.65	52.24	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	19,191,084	17,464,828	18,528,064	18,310,350	14,099,643	9.88	39.76	
Less: Allowance for loan and lease losses	213,729	217,545	216,016	235,830	77,057	-1.75	192.85	
Net loans and leases	18,977,355	17,247,283	18,312,048	18,074,520	14,022,586	10.03	38.94	
Debt securities that reprice or mature in over 1 year	4,523,105	3,205,116	3,917,155	2,802,728	2,346,059	41.12	188.16	
Mutual funds and equity securities	13,513	11,507	12,404	10,718	8,894	17.43	28.38	
Subtotal	23,513,973	20,463,906	22,241,607	20,887,966	16,377,539	14.90	54.30	
Interest-bearing bank balances	1,304,649	3,369,823	3,474,365	1,910,876	651,435	-61.28	8.08	
Federal funds sold and reverse repos	1,047	925	927	823	820	13.19	33.38	
Debt securities that reprice or mature within 1 year	290,619	72,978	126,564	151,866	92,683	298.23	518.05	
Trading assets	0	0	0	0	0			
Total earning assets	25,110,288	23,907,632	25,843,463	22,951,531	17,122,477	5.03	52.24	
Non-interest-bearing cash and due from depository institutions	352,790	306,648	282,878	297,369	185,238	15.05	73.69	
Premises, fixed assets, and leases	272,776	237,996	279,162	245,344	154,427	14.61	183.17	
Other real estate owned	13,847	18,474	14,823	22,595	15,515	-25.05	-50.82	
Investment in unconsolidated subsidiaries	11,115	10,743	10,808	9,435	9,262	3.46	36.53	
Intangible and other assets	3,017,098	2,709,464	2,897,787	2,657,996	2,175,405	11.35	36.78	
Total assets	28,777,896	27,190,926	29,328,902	26,184,247	19,662,324	5.84	51.18	
Quarterly average assets	29,293,033	27,024,776	28,086,765	26,086,816	19,445,337	8.39	61.03	
Average loans and leases (YTD)	18,774,475	18,031,492	17,867,434	17,143,449	13,878,777	4.12	60.21	
Memoranda								
Loans held-for-sale	220,689	576,827	504,416	718,937	387,514	-61.74	-34.98	
Loans not held-for-sale	18,970,395	16,888,001	18,023,648	17,591,413	13,712,129	12.33	41.65	
Real estate loans secured by 1–4 family	4,346,251	4,183,074	4,214,366	4,637,287	4,094,128	3.90	26.92	
Commercial real estate loans	10,041,537	8,478,686	9,677,235	8,443,438	6,564,623	18.43	29.11	
Construction and land development	2,395,284	1,929,052	2,014,164	1,826,349	1,408,205	24.17	41.05	
Multifamily	1,088,696	766,497	1,199,124	684,587	634,158	42.04	29.11	
Nonfarm nonresidential	6,557,557	5,783,137	6,463,947	5,932,502	4,522,260	13.39	25.24	
Real estate loans secured by farmland	23,558	21,293	27,393	23,325	11,194	10.64	32.95	
Total investment securities	4,827,237	3,289,601	4,056,123	2,965,312	2,447,636	46.74	196.66	
U.S. Treasury securities	417,099	101	26,674	50,217	50,435	412869.31	1558.12	
US agency securities (excluding mortgage-backed securities)	76,157	15,046	55,176	16,127	8,241	406.16	-21.88	
Municipal securities	752,078	615,046	848,299	566,375	273,788	22.28	139.89	
Mortgage-backed securities	2,045,229	1,677,162	1,828,245	1,625,812	1,455,339	21.95	85.00	
Asset-backed securities	917,623	489,433	656,571	294,623	280,843	87.49	2861.12	
Other debt securities	605,538	481,306	628,754	401,440	370,096	25.81	1274.94	
Mutual funds and equity securities	13,513	11,507	12,404	10,718	8,894	17.43	28.38	
Available-for-sale securities	4,812,704	3,277,074	4,042,699	2,953,359	2,437,296	46.86	199.52	
U.S. Treasury securities	417,099	101	26,674	50,217	50,435	412869.31	1994.61	
US agency securities (excluding mortgage-backed securities)	76,157	15,046	55,176	16,127	8,241	406.16	-21.88	
Municipal securities	751,078	614,046	847,299	565,160	272,362	22.32	144.02	
Mortgage-backed securities	2,045,229	1,677,162	1,828,245	1,625,812	1,455,339	21.95	85.01	
Asset-backed securities	917,623	489,433	656,571	294,623	280,843	87.49	2861.12	
Other debt securities	605,518	481,286	628,734	401,420	370,076	25.81	1648.89	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	1			
Available-for-sale securities appreciation (depreciation)	-340,581	55,642	11,205	85,013	10,372			
Structured notes, fair value	474	598	582	603	118	-20.74		
Pledged securities	1,636,234	1,912,762	1,871,328	1,942,087	1,540,717	-14.46	24.03	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	9,030,944	6,026,206	8,980,563	5,428,402	3,381,878	49.86	125.02
NOW, ATS and transaction accounts	3,858,216	812,018	3,734,355	799,635	372,175	375.14	73.39
Time deposits less brokered deposits < \$250K	1,726,335	1,832,133	1,998,667	2,033,876	1,429,474	-5.77	159.82
MMDA and other savings accounts	7,970,617	12,284,188	8,003,291	11,449,157	7,774,585	-35.11	67.38
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	22,586,112	20,954,545	22,716,876	19,711,070	12,958,112	7.79	93.62
Time deposits of \$250K or more	434,291	611,222	624,030	769,221	790,141	-28.95	-59.36
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	128,242	127,745	128,844	142,300	124,654	0.39	-60.09
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	500,000	500,000	521,137	552,653	1,003,083	0.00	-26.02
Other borrowings w/remaining maturity over 1 year	10,918	33,365	11,062	31,879	848,782	-67.28	-97.56
Brokered deposits < \$250K	6,251	1,624	9,373	104,873	104,180	284.91	-99.49
Noncore funding	1,079,702	1,273,956	1,294,446	1,600,926	2,870,840	-15.25	-71.21
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	286,043	280,657	285,195	279,837	236,164	1.92	18.29
Other liabilities	338,989	288,055	313,757	294,794	233,375	17.68	140.27
Total liabilities	24,290,846	22,797,213	24,610,274	21,886,627	16,298,491	6.55	53.76
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	354,616	335,414	353,402	334,523	263,736	5.72	35.12
Common surplus	3,159,928	2,901,591	3,149,955	2,894,471	2,140,175	8.90	48.68
Retained earnings	1,470,244	1,316,607	1,390,777	1,205,395	1,132,579	11.67	65.67
Accumulated other comprehensive income	-247,357	10,523	-4,888	22,370	-34,869		
Other equity capital components	-250,381	-170,422	-170,618	-159,139	-137,788		
Total holding company equity capital	4,487,050	4,393,713	4,718,628	4,297,620	3,363,833	2.12	38.60
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	4,487,050	4,393,713	4,718,628	4,297,620	3,363,833	2.12	38.60
Total liabilities and capital	28,777,896	27,190,926	29,328,902	26,184,247	19,662,324	5.84	51.18
Memoranda							
Non-interest-bearing deposits	9,030,944	8,283,454	8,980,563	7,405,264	4,621,374	9.02	125.02
Interest-bearing deposits	13,995,710	13,283,937	14,369,716	13,179,900	9,231,059	5.36	40.55
Total deposits	23,026,654	21,567,391	23,350,279	20,585,164	13,852,433	6.77	64.81
Long-term debt that reprices within 1 year	500,000	500,000	521,137	552,653	1,003,083	0.00	-26.02
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,718,628	4,297,620	4,297,620	3,363,833	3,251,624		
Accounting restatements	0	0	0	-44,331	0		
Net income	177,277	201,734	367,738	289,023	260,099		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,272	4,358	5,798	1,238	1,275		
Sale of treasury stock	0	0	0	1	1		
Less: Purchase of treasury stock	79,452	11,210	11,211	21,317	35,673		
Changes incident to business combinations	0	0	260,279	817,830	0		
Less: Dividends declared	97,810	90,522	182,356	171,876	139,508		
Change in other comprehensive income	-242,469	-11,847	-27,258	57,239	22,150		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	4,604	3,580	8,018	5,980	3,865		
Holding company equity capital, ending balance	4,487,050	4,393,713	4,718,628	4,297,620	3,363,833		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	50.08	38.78	72	46.64	36.32	75	47.46	36.25	78	50.05	36.22	79	54.27	37.78	76
Commercial and industrial loans	8.95	11.05	42	9.41	12.25	37	8.53	10.76	43	11.27	13.52	37	8	12.02	28
Loans to individuals	4.66	3.52	71	4.31	3.48	69	4.06	3.36	68	4.57	3.40	68	5.91	4.20	66
Loans to depository institutions and acceptances of other banks	0.02	0.02	80	0	0.01	71	0	0.02	34	0	0.03	70	0	0.04	29
Agricultural loans.....	0.03	0.19	54	0.02	0.21	40	0.04	0.18	49	0.02	0.19	44	0.01	0.24	34
Other loans and leases.....	2.95	4.45	48	3.84	4.22	58	3.10	4.47	51	4.01	4.63	55	3.52	5.01	45
Net loans and leases.....	65.94	61.60	61	63.43	59.81	59	62.44	58.67	61	69.03	61.58	70	71.32	63.77	65
Debt securities over 1 year.....	15.72	19.46	36	11.79	17.61	28	13.36	19.46	29	10.70	15.55	30	11.93	14.60	33
Mutual funds and equity securities	0.05	0.05	59	0.04	0.06	59	0.04	0.06	62	0.04	0.05	56	0.05	0.06	57
Subtotal	81.71	82.34	33	75.26	78.32	28	75.84	79.22	29	79.77	78.16	44	83.29	79.65	43
Interest-bearing bank balances	4.53	4.59	56	12.39	9.11	69	11.85	8.50	74	7.30	7.51	51	3.31	3.06	61
Federal funds sold and reverse repos.....	0	0.58	58	0	0.52	64	0	0.54	62	0	0.82	60	0	1.57	60
Debt securities 1 year or less	1.01	1.68	44	0.27	1.53	18	0.43	1.56	27	0.58	1.68	27	0.47	1.91	28
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	87.26	90.95	9	87.92	91.43	9	88.12	91.77	10	87.65	91.05	11	87.08	89.53	23
Non-interest cash and due from depository institutions.....	1.23	1.01	74	1.13	1.01	56	0.96	0.82	64	1.14	1.07	51	0.94	1.14	33
Other real estate owned.....	0.05	0.01	91	0.07	0.02	89	0.05	0.01	90	0.09	0.02	91	0.08	0.03	88
All other assets.....	11.52	7.97	90	10.95	7.50	87	10.92	7.35	90	11.21	7.82	88	11.98	9.27	81
Memoranda															
Short-term investments	5.55	7.68	45	12.66	12.01	57	12.28	11.47	60	7.88	11.17	38	3.79	7.63	43
U.S. Treasury securities.....	1.45	1.96	57	0	1.08	25	0.09	1.47	33	0.19	0.84	56	0.26	1.03	55
US agency securities (excluding mortgage-backed securities)	0.26	0.84	45	0.06	0.77	27	0.19	0.82	41	0.06	0.63	31	0.04	0.54	31
Municipal securities	2.61	1.75	70	2.26	1.72	65	2.89	1.73	74	2.16	1.69	65	1.39	1.34	65
Mortgage-backed securities	7.11	13.68	21	6.17	12.97	20	6.23	14.14	16	6.21	11.75	20	7.40	11.44	26
Asset-backed securities	3.19	0.68	87	1.80	0.38	87	2.24	0.50	87	1.13	0.32	86	1.43	0.28	90
Other debt securities	2.10	0.52	90	1.77	0.52	85	2.14	0.53	90	1.53	0.42	86	1.88	0.39	90
Loans held-for-sale.....	0.77	0.35	82	2.12	0.42	91	1.72	0.55	87	2.75	0.52	94	1.97	0.39	94
Loans held for investment	65.92	61.41	60	62.11	59.85	55	61.45	58.06	59	67.18	61.72	63	69.74	63.50	58
Real estate loans secured by 1–4 family	15.10	12.26	67	15.38	11.69	67	14.37	11.46	67	17.71	11.91	74	20.82	13.29	78
Revolving	1.60	1.49	57	1.54	1.45	59	1.61	1.42	58	1.77	1.66	58	2.26	2.07	58
Closed-end, secured by first liens	13.29	10.40	69	13.62	9.84	69	12.54	9.67	68	15.67	9.81	79	18.16	10.69	83
Closed-end, secured by junior liens	0.21	0.18	72	0.23	0.20	73	0.22	0.17	77	0.27	0.22	74	0.40	0.28	73
Commercial real estate loans	34.89	24.34	75	31.18	22.48	75	33	22.69	75	32.25	22.22	77	33.39	22.23	73
Construction and land development	8.32	3.75	87	7.09	3.35	88	6.87	3.34	85	6.97	3.40	84	7.16	3.44	84
Multifamily.....	3.78	3.69	63	2.82	3.31	55	4.09	3.57	69	2.61	3.12	50	3.23	3.01	61
Nonfarm nonresidential	22.79	15.50	73	21.27	14.81	75	22.04	14.57	78	22.66	14.72	77	23	14.69	74
Real estate loans secured by farmland.....	0.08	0.35	50	0.08	0.34	50	0.09	0.30	55	0.09	0.33	51	0.06	0.36	45

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	75.09	62.08	69	72.62	59.66	70	75.12	61.05	70	71.57	57.15	74	75.68	57.46	75
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	75.09	62.08	69	72.62	59.66	70	75.12	61.05	70	71.57	57.15	74	75.68	57.46	75
Real estate loans secured by 1–4 family.....	22.65	20.31	58	23.95	19.82	63	22.75	19.86	61	25.33	19.43	68	29.04	20.75	76
Revolving	2.40	2.40	54	2.40	2.42	54	2.55	2.43	55	2.53	2.64	51	3.16	3.15	51
Closed-end.....	20.25	17.67	66	21.56	17.22	66	20.20	17.24	67	22.79	16.59	75	25.88	17.39	79
Commercial real estate loans	52.32	38.23	72	48.55	36.54	71	52.23	37.86	75	46.11	34.63	68	46.56	33.52	69
Construction and land development.....	12.48	5.97	82	11.05	5.50	84	10.87	5.65	82	9.97	5.26	82	9.99	5.09	83
1–4 family.....	2.02	1.34	71	1.55	1.11	69	1.76	1.18	71	1.39	0.93	69	1.62	0.94	73
Other.....	10.46	4.56	91	9.50	4.33	91	9.11	4.40	87	8.58	4.19	89	8.36	4.02	87
Multifamily.....	5.67	5.72	61	4.39	5.34	51	6.47	5.78	66	3.74	4.96	47	4.50	4.69	54
Nonfarm nonresidential	34.17	24.64	72	33.11	24.14	71	34.89	24.56	71	32.40	22.93	72	32.07	22.15	71
Owner-occupied.....	8.93	8.28	54	9.10	8.14	57	9.35	8.29	58	8.86	7.68	58	8.52	7.72	57
Other.....	25.24	16.13	81	24.01	15.71	79	25.53	15.94	83	23.54	14.95	80	23.55	14.34	82
Real estate loans secured by farmland.....	0.12	0.59	48	0.12	0.59	49	0.15	0.54	51	0.13	0.54	48	0.08	0.55	44
Loans to depository institutions and acceptances of other banks.....	0.02	0.05	79	0	0.03	71	0	0.04	34	0	0.06	70	0	0.11	29
Commercial and industrial loans	13.42	18.46	36	14.64	20.98	28	13.50	18.86	34	16.12	22.17	27	11.15	19.53	23
Loans to individuals	6.98	6.27	66	6.72	6.28	65	6.42	6.24	64	6.54	6.13	62	8.25	7.13	65
Credit card loans	0.05	0.53	57	0.05	0.51	57	0.05	0.53	58	0.05	0.65	57	0.07	0.81	54
Agricultural loans.....	0.05	0.32	51	0.04	0.37	40	0.06	0.34	45	0.03	0.32	40	0.01	0.37	34
Other loans and leases.....	4.43	8.30	43	5.98	8.03	56	4.90	8.75	48	5.74	9.09	51	4.91	9.85	40
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	474.43	407.54	59	458.42	383.17	64	459.58	391.81	62	487.63	381.27	71	542.22	391.26	72
Real estate loans secured by 1–4 family.....	143.08	130.40	62	151.19	124.52	64	139.15	126.06	62	172.56	125.03	68	208.05	138.18	78
Revolving	15.17	15.55	55	15.12	15.53	58	15.59	15.44	57	17.25	17.42	56	22.62	21.26	58
Closed-end.....	127.91	113.22	65	136.07	107.53	66	123.56	108.85	65	155.31	106.14	76	185.44	115.20	80
Commercial real estate loans	330.58	254.23	68	306.45	238.21	66	319.53	245.88	68	314.20	234.65	67	333.60	229.44	72
Construction and land development.....	78.85	38.88	84	69.72	35.52	84	66.50	35.95	83	67.96	35.62	81	71.56	34.95	82
1–4 family.....	12.75	8.60	71	9.76	7.06	69	10.78	7.42	68	9.49	6.34	68	11.63	6.61	72
Other.....	66.11	29.76	88	59.97	28.07	89	55.73	28.11	87	58.47	28.16	88	59.94	27.32	86
Multifamily.....	35.84	39.14	60	27.70	34.78	52	39.59	38.66	65	25.47	32.74	46	32.23	31.04	62
Nonfarm nonresidential	215.88	162.28	67	209.03	157.17	69	213.43	158.05	70	220.76	155.06	71	229.81	152.10	73
Owner-occupied.....	56.43	54.20	54	57.46	52.65	57	57.23	52.99	57	60.38	52.37	61	61.07	53.07	59
Other.....	159.45	106.54	77	151.57	102.08	76	156.20	102.54	77	160.38	100.54	76	168.75	97.41	80
Real estate loans secured by farmland.....	0.78	3.62	46	0.77	3.59	46	0.90	3.22	52	0.87	3.44	48	0.57	3.60	44
Loans to depository institutions and acceptances of other banks.....	0.15	0.27	79	0.02	0.18	70	0	0.21	34	0.02	0.28	70	0	0.44	29
Commercial and industrial loans	84.82	115.10	40	92.43	127.07	35	82.58	114.45	39	109.84	139.91	36	79.92	122.02	32
Loans to individuals	44.10	35.52	68	42.41	35.29	68	39.27	34.55	65	44.57	37.47	67	59.09	43.51	66
Credit card loans	0.28	2.76	56	0.29	2.61	57	0.29	2.77	56	0.33	3.30	57	0.51	4.34	55
Agricultural loans.....	0.32	1.81	50	0.23	2.01	40	0.34	1.86	49	0.22	1.88	42	0.08	2.18	34
Other loans and leases.....	27.96	50.19	40	37.74	46.75	58	29.99	51.06	44	39.09	49.54	55	35.20	52.44	44
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.73	30.64	78	39.85	28.84	78	43.20	30.07	79	37.47	27.32	73	38.32	26.45	79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	276.25	203.71	74	251.57	187.37	74	264.30	195.33	74	255.28	183.76	75	274.56	178.57	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	332.67	261.50	68	309.03	244.59	67	321.53	252.85	69	315.66	240.85	67	335.63	236.10	72

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.55	7.68	45	12.66	12.01	57	12.28	11.47	60	7.88	11.17	38	3.79	7.63	43
Liquid assets	14.20	25.39	22	19.60	28.17	26	19.07	29.03	25	14.81	26.22	19	11.88	22.44	18
Investment securities	16.77	21.68	35	12.10	19.64	25	13.83	21.63	25	11.32	17.85	26	12.45	16.99	30
Net loans and leases	65.94	61.60	61	63.43	59.81	59	62.44	58.67	61	69.03	61.58	70	71.32	63.77	65
Net loans, leases and standby letters of credit	66.49	62.44	61	63.99	60.62	59	63	59.49	59	69.54	62.48	68	72.06	64.84	66
Core deposits	78.48	75.64	48	77.06	74.75	44	77.46	75.71	42	75.28	70.67	50	65.90	63.09	42
Noncore funding	3.75	10.86	23	4.69	10.89	25	4.41	10.30	27	6.11	14.13	25	14.60	19.36	43
Time deposits of \$250K or more	1.51	1.54	61	2.25	1.81	66	2.13	1.58	70	2.94	2.11	70	4.02	2.94	69
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.45	1.20	45	0.47	1.20	46	0.44	1.23	41	0.54	1.47	42	0.63	1.94	42
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.44	0.50	58	0.47	0.52	59	0.44	0.54	56	0.54	0.54	55	0.63	0.48	56
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.74	1.63	59	1.84	0.99	75	1.78	1	73	2.11	1.24	73	5.10	3.01	75
Earning assets that reprice within 1 year	28	36.16	32	29.81	38.93	26	28.72	37.37	28	25.87	39.38	18	28.43	39.29	20
Interest-bearing liabilities that reprice within 1 year	6.14	6.49	67	7.34	7.04	68	7.17	6.39	74	8.51	8.20	68	8.47	10.19	46
Long-term debt that reprices within 1 year	1.74	0.28	90	1.84	0.26	91	1.78	0.26	90	2.11	0.47	86	5.10	0.96	90
Net assets that reprice within 1 year	20.12	28.22	32	20.63	30.25	26	19.77	29.65	25	15.25	29.11	20	14.86	26.63	17
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.20	3.09	29	-10.59	-1.82	25	-10.37	-2.33	25	-2.21	3.20	36	12.97	14.45	48
Net short-term noncore funding dependence	-2.60	-1.79	38	-11.26	-8.21	35	-11.09	-7.71	33	-3.33	-4.76	51	6.31	3.38	53
Short-term investment / Short-term noncore funding	161.97	166.36	63	302.85	284.81	65	317.59	273.46	67	150.93	184.19	54	41.86	77.77	46
Liquid assets - short-term noncore funding / Nonliquid assets	12.56	28.61	33	19.17	34.02	31	18.78	36.68	29	11.25	28.18	26	3.21	16.97	26
Net loans and leases / Total deposits	82.41	76.80	62	79.97	74.66	66	78.42	72.79	62	87.80	79.43	73	101.23	90.31	80
Net loans and leases / Core deposits	84.02	82.80	56	82.31	81.17	59	80.61	78.25	58	91.70	88.34	64	108.21	103.93	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-6.37	90	0	0.84	18	0	0.12	42	0	1.57	7	0	0.72	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.86	-13.54	56	2.13	1.94	65	0.39	-0.25	70	3.37	4.31	45	0.55	1.36	34
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.29	92	0	0.01	50	0	-0.02	56	0	0.02	42	0	0	35
Percent of Investment Securities															
Held-to-maturity securities	0.02	23.58	16	0.03	13.42	29	0.03	14.28	28	0.04	11.38	32	0.06	12.67	30
Available-for-sale securities	99.70	74.56	84	99.62	84.66	75	99.67	83.77	77	99.60	87.23	74	99.58	85.40	80
U.S. Treasury securities	8.64	9.26	60	0	5.52	25	0.66	6.70	32	1.69	4.72	60	2.06	6.15	53
US agency securities (excluding mortgage-backed securities)	1.58	4.02	46	0.46	4.50	31	1.36	4.12	45	0.54	4.01	33	0.34	3.49	35
Municipal securities	15.58	8	75	18.70	8.87	77	20.91	8.22	81	19.10	9.83	77	11.19	7.75	70
Mortgage-backed securities	42.37	63.23	17	50.98	66.59	25	45.07	66.54	15	54.83	66.64	31	59.46	67.43	36
Asset-backed securities	19.01	3.36	93	14.88	2.05	93	16.19	2.50	92	9.94	1.91	91	11.47	1.66	92
Other debt securities	12.54	3.01	89	14.63	3.17	91	15.50	3.08	92	13.54	3.01	91	15.12	2.94	91
Mutual funds and equity securities	0.28	0.28	62	0.35	0.32	70	0.31	0.29	67	0.36	0.35	67	0.36	0.40	62
Debt securities 1 year or less	6.02	8.89	53	2.22	8.69	23	3.12	7.78	31	5.12	10.55	32	3.79	11.86	25
Debt securities 1 to 5 years	19.54	20.02	57	18.60	17.05	60	16.53	18.25	53	17.35	17.03	53	24.23	17.94	68
Debt securities over 5 years	74.16	68.75	51	78.83	72.17	52	80.05	71.11	63	77.17	69.86	56	71.62	66.02	45
Pledged securities	33.90	30.80	59	58.15	33.87	81	46.14	32.26	70	65.49	35.67	85	62.95	30.57	89
Structured notes, fair value	0.01	0.15	80	0.02	0.03	84	0.01	0.11	82	0.02	0.02	88	0	0.03	85
Percent Change from Prior Like Quarter															
Short-term investments	-53.65	-31.70	30	79.73	51.37	68	74.55	27.98	78	177.01	183.32	62	-18.82	26.69	18
Investment securities	46.74	21.19	82	17.02	33.34	35	36.79	31.36	61	21.15	23.62	55	3.42	11.75	40
Core deposits	7.79	9.58	56	12.06	16.88	34	15.25	16.94	56	52.11	26.88	90	1.28	11.23	12
Noncore funding	-15.25	10.50	23	-53.25	-23.76	14	-19.14	-14.79	41	-44.23	-12.18	12	1.96	6.59	44

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	7,397,308	6,368,974	7,419,342	5,730,876	3,610,778
Commit: Secured commercial real estate loans	3,980,969	2,810,743	3,330,565	2,647,017	1,293,219
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	197,730	153,284	167,799	130,804	143,449
Securities underwriting	0	0	0	0	0
Standby letters of credit	156,599	151,289	164,743	134,916	145,105
Commercial and similar letters of credit	17,408	3,055	14,774	5,092	5,092
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	261,651	780,133	695,022	872,449	303,394
Written options contracts (interest rate)	214,578	703,161	467,472	1,035,842	143,465
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	557,244	574,748	572,448	577,011	82,243
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.70	24.48	61	23.42	22.45	61	25.30	22.78	64	21.89	22.01	55	18.36	23.52	38
Standby letters of credit	0.54	0.66	56	0.56	0.67	56	0.56	0.65	58	0.52	0.71	51	0.74	0.84	57
Commercial and similar letters of credit	0.06	0.02	85	0.01	0.02	64	0.05	0.02	87	0.02	0.02	71	0.03	0.02	74
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	3.59	44.65	21	7.57	49.75	25	5.92	46.30	22	9.49	48.62	27	2.69	68.47	12
Interest rate contracts	3.59	32.11	21	7.57	35.96	27	5.92	32.46	22	9.49	34.36	30	2.69	47.31	12
Interest rate futures and forward contracts	0.91	3.60	69	2.87	5.17	77	2.37	3.25	76	3.33	6.21	75	1.54	10.67	67
Written options contracts (interest rate)	0.75	1.58	68	2.59	1.82	80	1.59	1.41	75	3.96	2.18	84	0.73	2.47	59
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	1.94	21.90	21	2.11	20.67	18	1.95	20.49	17	2.20	20.83	17	0.42	28.86	10
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	39.40	46.07	51	35.32	42.93	56	41.52	44.98	60	33.43	42.82	53	26.02	45.53	33

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,033,473	2,058,042	1,734,942	2,485,302	529,102
Interest rate contracts	1,033,473	2,058,042	1,734,942	2,485,302	529,102
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	261,651	780,133	695,022	872,449	303,394
Written options	214,578	703,161	467,472	1,035,842	143,465
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	214,578	703,161	467,472	1,035,842	143,465
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	557,244	574,748	572,448	577,011	82,243
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,033,473	2,058,042	1,734,942	2,485,302	529,102
Interest rate contracts	1,033,473	2,058,042	1,734,942	2,485,302	529,102
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	747,811	1,354,881	1,140,120	1,449,459	385,637
One year or less	190,567	793,415	580,742	872,448	303,394
Over 1 year to 5 years	250,000	250,000	250,000	263,491	13,898
Over 5 years	307,244	311,466	309,378	313,520	68,345
Gross negative fair value (absolute value)	1,922	6,647	3,728	13,059	3,065
Gross positive fair value.....	62,261	34,363	32,265	44,292	4,527
Held for trading.....	0	0	0	0	0
Non-traded.....	62,261	34,363	32,265	44,292	4,527
Current credit exposure on risk-based capital derivative contracts	62,261	34,363	32,265	44,292	4,527
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	25.32	9.78	82	37.91	12.57	83	40.06	11.16	88	35.10	14.05	78	57.34	13.49	90
Written options	20.76	5.78	89	34.17	7.49	93	26.94	6.28	91	41.68	8.18	95	27.11	5.91	91
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	20.76	5.46	89	34.17	7.20	93	26.94	5.96	91	41.68	7.73	95	27.11	5.10	91
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	53.92	74.97	20	27.93	71.23	15	33	74.26	15	23.22	68.76	14	15.54	69.75	11
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	72.36	93.09	13	65.83	91.87	12	65.72	92.53	10	58.32	91.48	10	72.89	93.86	14
One year or less	18.44	31.78	46	38.55	28.05	69	33.47	27.56	64	35.10	32.05	64	57.34	32.17	73
Over 1 year to 5 years	24.19	24.76	50	12.15	26.03	26	14.41	27.01	26	10.60	27.06	23	2.63	30.45	16
Over 5 years	29.73	27.14	58	15.13	30.08	35	17.83	29.89	38	12.61	29.56	32	12.92	28.09	32
Gross negative fair value (absolute value)	0.19	1.56	13	0.32	1.25	19	0.21	0.98	14	0.53	1.55	27	0.58	0.83	44
Gross positive fair value	6.02	1.74	95	1.67	1.68	50	1.86	1.34	75	1.78	2.23	43	0.86	1.19	37
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	13	0	0.05	19	0	0.04	16	0.01	0.07	20	0	0.06	13
Gross positive fair value (X)	0.02	0.08	49	0.01	0.07	26	0.01	0.05	28	0.02	0.09	25	0	0.07	16
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.02	72	0.01	0.01	66	0.01	0.01	66	0.02	0.02	67	0	0.01	48
Current credit exposure (X)	0.02	0.04	58	0.01	0.05	35	0.01	0.04	35	0.02	0.06	32	0	0.05	22
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.27	0.54	57	0.18	0.63	33	0.15	0.46	37	0.23	0.85	31	0.03	0.73	22

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	216,016	235,830	235,830	77,057	76,703
Gross losses	3,595	13,088	19,297	32,983	29,110
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,516	3,325	10,578	9,386	8,151
Net losses	-2,921	9,763	8,719	23,597	20,959
Provision for loan and lease losses	-5,208	-8,522	-23,724	106,293	21,313
Adjustments	0	0	12,629	76,077	0
Ending balance	213,729	217,545	216,016	235,830	77,057
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.04	0.08	19	-0.06	-0.14	59	-0.09	-0.09	45	0.44	0.51	41	0.11	0.15	49
Provision for loan and lease losses / Average loans and leases	-0.06	0.14	20	-0.09	-0.25	63	-0.13	-0.16	47	0.62	0.82	37	0.15	0.24	42
Provision for loan and lease losses / Net loan and lease losses	178.30	198.72	60	-87.29	77.32	47	-272.10	-105.48	25	450.45	487.86	62	101.69	130.58	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1.13	1.17	49	1.29	1.39	46	1.20	1.23	50	1.34	1.58	35	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases	1.11	1.15	48	1.25	1.37	44	1.17	1.20	47	1.29	1.55	35	0.55	0.81	26
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67			11.14	15.27	59	24.78	21.39	71	9.99	11.58	63	3.68	8.03	41
Allowance for loan and lease losses / Nonaccrual assets	538.58	413.77	73	295.36	318.67	60	369.58	364.13	66	226.97	299.17	47	69.05	218.72	13
ALLL / 90+ days past due + nonaccrual loans and leases	360.49	319.24	65	247.68	260.68	54	278.98	287.08	63	200.31	244.34	46	63.64	151.73	18
Gross loan and lease losses / Average loans and leases	0.04	0.16	25	0.15	0.22	43	0.11	0.19	39	0.19	0.34	41	0.21	0.28	48
Recoveries / Average loans and leases	0.07	0.07	60	0.04	0.08	32	0.06	0.08	42	0.05	0.07	46	0.06	0.08	44
Net losses / Average loans and leases	-0.03	0.08	5	0.11	0.13	52	0.05	0.11	36	0.14	0.27	40	0.15	0.21	49
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	33.77	23.25	78	10.08	16.12	34	32.07	34.67	56	32.24	33.98	55	28.49	36.22	44
Earnings coverage of net loan and lease losses (X)	-73.84	-9.51	18	25.12	4.52	67	50.36	39.72	70	19.75	22.91	62	16.50	24.40	53
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	22	0.12	0.03	84	0.03	0.02	74	0.06	0.04	68	0.08	0.01	94
Real estate loans secured by 1-4 family	0.01	-0.02	89	0.22	-0.01	97	0.09	-0.02	93	0.02	0.01	66	0.05	0.01	87
Revolving	0.05	-0.08	94	0.01	-0.05	77	-0.07	-0.07	28	0.13	0.01	87	0.19	0.02	91
Closed-end	0.01	-0.02	83	0.24	-0.01	97	0.11	-0.01	94	0	0	56	0.03	0	85
Commercial real estate loans	-0.04	0	10	0.07	0.05	70	0.01	0.04	55	0.08	0.07	66	0.10	0.01	92
Construction and land development	-0.11	-0.02	7	0.02	0	85	0	0	44	0.03	0	80	0.08	-0.01	92
1-4 family	0	0	27	0	0	57	0	0	31	-0.02	0	9	0	0	27
Other	-0.11	-0.01	6	0.02	-0.01	88	0	0	40	0.04	0	87	0.08	-0.01	92
Multifamily	0	0	21	0.58	0.01	98	0.19	0.01	95	0	0	31	0.03	0	91
Nonfarm nonresidential	-0.02	0	16	0.02	0.07	56	-0.02	0.05	8	0.11	0.11	64	0.11	0.02	91
Owner-occupied	-0.01	0	11	0	0.01	67	-0.01	0.01	8	0.02	0.02	72	0.09	0.01	95
Other	0	0	20	0.02	0.06	63	-0.01	0.04	11	0.09	0.08	68	0.02	0.01	74
Real estate loans secured by farmland	0	0	55	0.81	-0.01	99	0.31	0	95	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.21	0.10	3	0.06	0.20	37	0.07	0.17	40	0.44	0.47	53	0.66	0.37	81
Loans to individuals	0.18	0.65	21	0.21	0.78	21	0.18	0.71	18	0.25	1.13	14	0.19	1.17	13
Credit card loans	5.59	1.99	96	1.91	2.18	37	1.66	1.84	43	1.89	2.92	29	1.90	3.11	27
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions					0			0			0		0		
Other loans and leases	0.02	0.14	51	0	0.08	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	112,812		82,799		78,208		74,978		65,816						
90+ days past due loans and leases	19,605		14,181		18,981		13,832		9,494						
Nonaccrual loans and leases	39,684		73,653		58,449		103,903		111,596						
Total past due and nonaccrual loans and leases	172,101		170,633		155,638		192,713		186,906						
Restructured 30–89 days past due	140		1,362		0		197		902						
Restructured 90+ days past due	3,162		46		101		0		0						
Restructured nonaccrual	11,298		32,471		22,422		41,185		48,387						
Total restructured loans and leases	14,600		33,879		22,523		41,382		49,289						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	10,904		13,392		13,333		14,275		9,080						
Other real estate owned	13,847		18,474		14,823		22,595		15,515						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.59	0.32	83	0.47	0.27	82	0.42	0.32	73	0.41	0.39	64	0.47	0.43	65
90+ days past due loans and leases	0.10	0.09	72	0.08	0.10	72	0.10	0.10	70	0.08	0.12	61	0.07	0.15	50
Nonaccrual loans and leases	0.21	0.38	25	0.42	0.58	41	0.32	0.46	34	0.57	0.66	48	0.79	0.51	79
90+ days past due and nonaccrual loans and leases	0.31	0.53	36	0.50	0.73	37	0.42	0.62	36	0.64	0.85	41	0.86	0.71	69
30–89 days past due restructured	0	0.01	48	0.01	0.01	73	0	0.01	21	0	0.01	41	0.01	0.01	53
90+ days past due restructured	0.02	0	86	0	0	66	0	0	68	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.06	0.09	49	0.19	0.12	73	0.12	0.10	61	0.22	0.13	80	0.34	0.14	88
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.59	0.32	83	0.47	0.27	82	0.42	0.32	73	0.41	0.40	63	0.47	0.43	65
90+ days past due assets	0.10	0.10	72	0.08	0.10	72	0.10	0.10	70	0.08	0.12	61	0.07	0.15	49
Nonaccrual assets	0.21	0.39	25	0.42	0.59	40	0.32	0.47	34	0.57	0.67	47	0.79	0.53	79
30+ days past due and nonaccrual assets	0.90	0.88	62	0.98	1.04	54	0.84	0.97	52	1.05	1.29	48	1.33	1.19	65
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.21	0.32	35	0.32	0.43	39	0.26	0.36	41	0.45	0.52	49	0.62	0.44	77
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.34	45	0.39	0.46	50	0.31	0.37	50	0.54	0.55	57	0.69	0.48	80
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.24	0.38	36	0.39	0.52	40	0.30	0.41	42	0.54	0.60	48	0.70	0.53	70
Allowance for loan and lease losses	31.69	57.44	27	49.15	67.93	39	40.14	62.64	31	59.78	66.66	47	177.91	115.41	84
Equity capital + allowance for loan and lease losses	1.44	3.52	18	2.32	4.43	24	1.76	3.60	22	3.11	4.97	29	3.98	4.28	52
Tier 1 capital + allowance for loan and lease losses	2.19	3.97	29	3.78	5.28	35	2.80	4.30	35	5.12	6.05	43	6.97	5.65	68
Loans and leases + other real estate owned	0.35	0.63	31	0.61	0.88	34	0.47	0.71	35	0.77	0.97	39	0.97	0.85	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.33	0.26	67	0.25	0.24	62	0.28	0.26	61	0.35	0.39	56	0.46	0.38	68
	90+ days past due		0.10	0.11	74	0.09	0.12	75	0.07	0.12	70	0.08	0.16	65	0.07	0.16	57
	Nonaccrual.....		0.22	0.45	30	0.48	0.65	44	0.35	0.52	38	0.60	0.76	45	0.57	0.46	64
Commercial and industrial	30–89 days past due		1.08	0.28	93	0.28	0.17	77	0.55	0.24	86	0.35	0.23	78	0.32	0.31	64
	90+ days past due		0.07	0.03	80	0.01	0.02	67	0.23	0.04	91	0.01	0.03	55	0.04	0.05	63
	Nonaccrual.....		0.28	0.46	40	0.48	0.64	47	0.36	0.57	40	0.84	0.75	61	3.23	0.83	96
Individuals	30–89 days past due		1.78	0.70	86	1.02	0.55	84	1.46	0.63	85	1.26	0.83	79	0.98	0.83	57
	90+ days past due		0.26	0.07	84	0.17	0.07	80	0.22	0.09	80	0.21	0.14	74	0.13	0.17	64
	Nonaccrual.....		0.04	0.18	40	0.03	0.18	36	0.01	0.17	31	0.03	0.28	28	0.02	0.17	30
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45		0.01		100	0	97			0
	90+ days past due		0	0	46	0	0	48		0		0	0	46			0
	Nonaccrual.....		0	0.01	45	0	0	48		0		0	0	47			0
Agricultural	30–89 days past due		0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	2.24	0.69	85	1.39	0.70	85	3.35	0.49	91	0	0.67	22
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		1.64	0.11	96	3.05	0.11	97	0.84	0.12	93	0.29	0.18	75	0.02	0.20	38
	90+ days past due		0.01	0.01	81	0.06	0.01	92	0.08	0.01	93	0.06	0.01	90	0	0.01	30
	Nonaccrual.....		0	0.07	23	0.01	0.13	48	0	0.09	49	0.03	0.15	47	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.47	0.39	70	0.47	0.35	71	0.46	0.46	60	0.71	0.65	68	0.77	0.67	66
	90+ days past due	0.23	0.22	79	0.20	0.27	76	0.20	0.24	75	0.18	0.33	74	0.15	0.31	69
	Nonaccrual	0.31	0.61	35	0.35	0.82	22	0.36	0.71	31	0.35	0.89	21	0.44	0.73	34
Revolving	30–89 days past due	0.98	0.26	94	0.62	0.29	86	0.96	0.28	90	0.96	0.48	83	0.96	0.45	90
	90+ days past due	0.49	0.02	98	0.14	0.02	89	0.19	0.02	92	0.29	0.03	94	0.13	0.05	81
	Nonaccrual	0.24	1.15	29	0.10	1.05	17	0.22	1.18	26	0.30	1.13	22	0.32	1	27
Closed-end	30–89 days past due	0.41	0.42	63	0.46	0.36	72	0.40	0.49	53	0.68	0.65	65	0.75	0.70	61
	90+ days past due	0.20	0.25	76	0.21	0.29	77	0.20	0.26	74	0.17	0.38	72	0.16	0.35	66
	Nonaccrual	0.32	0.60	37	0.38	0.77	27	0.38	0.67	36	0.36	0.87	25	0.46	0.70	42
Junior lien	30–89 days past due	0.03	0.01	92	0.03	0.01	87	0.03	0.01	82	0.04	0.02	84	0.11	0.02	94
	90+ days past due	0.02	0	96	0.01	0	95	0.02	0	93	0.02	0	92	0.01	0	83
	Nonaccrual	0.04	0.02	72	0.05	0.04	65	0.06	0.03	78	0.03	0.04	44	0.03	0.04	42
Commercial real estate	30–89 days past due	0.27	0.16	77	0.14	0.14	60	0.21	0.15	72	0.16	0.26	50	0.26	0.18	73
	90+ days past due	0.04	0.01	85	0.03	0.01	80	0.02	0.01	80	0.02	0.02	76	0.02	0.03	60
	Nonaccrual	0.18	0.32	39	0.51	0.52	55	0.32	0.38	55	0.69	0.62	59	0.63	0.23	88
Construction and development	30–89 days past due	0.21	0.22	73	0.08	0.12	66	0.33	0.17	79	0.11	0.28	50	0.16	0.28	55
	90+ days past due	0	0.01	39	0.01	0.01	81	0.02	0.01	85	0.03	0.01	86	0	0.02	33
	Nonaccrual	0.03	0.16	44	0.17	0.36	63	0.13	0.20	65	0.30	0.41	64	1.14	0.20	90
1–4 family	30–89 days past due	0.02	0.02	70	0	0.02	68	0.02	0.02	71	0.03	0.03	68	0.08	0.06	71
	90+ days past due	0	0	47	0	0	44	0	0	89	0	0	86	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	61	0	0.01	65	0.01	0.03	61	0.03	0.02	76
Other	30–89 days past due	0.19	0.17	75	0.08	0.07	75	0.31	0.13	83	0.08	0.22	53	0.08	0.20	55
	90+ days past due	0	0.01	40	0.01	0	86	0.02	0	91	0.02	0	91	0	0.01	35
	Nonaccrual	0.03	0.13	52	0.17	0.29	66	0.13	0.16	72	0.29	0.35	68	1.11	0.17	90
Multifamily	30–89 days past due	0.57	0.04	95	0	0.06	28	0.12	0.07	75	0.47	0.09	90	0.01	0.08	41
	90+ days past due	0.12	0	96	0	0	44	0.05	0	96	0.02	0	93	0	0	41
	Nonaccrual	0.01	0.07	54	0.84	0.14	89	0	0.17	21	1.20	0.11	96	0.10	0.05	79
Nonfarm non-residential	30–89 days past due	0.24	0.13	72	0.18	0.14	69	0.18	0.13	71	0.14	0.23	53	0.33	0.14	85
	90+ days past due	0.05	0.01	86	0.05	0.01	84	0.01	0.01	77	0.02	0.02	72	0.02	0.03	65
	Nonaccrual	0.27	0.39	44	0.59	0.66	53	0.44	0.45	58	0.76	0.80	54	0.54	0.28	80
Owner Occupied	30–89 days past due	0.10	0.04	84	0.08	0.04	78	0.12	0.04	83	0.08	0.07	61	0.20	0.07	90
	90+ days past due	0.04	0	93	0.01	0	85	0.01	0	85	0	0	33	0.01	0.01	70
	Nonaccrual	0.13	0.14	54	0.33	0.25	70	0.20	0.17	58	0.48	0.27	76	0.24	0.16	66
Other	30–89 days past due	0.14	0.08	71	0.10	0.09	71	0.07	0.08	70	0.06	0.14	52	0.13	0.07	75
	90+ days past due	0	0	82	0.03	0.01	85	0	0	37	0.02	0.01	82	0.01	0.01	71
	Nonaccrual	0.14	0.21	49	0.26	0.40	53	0.24	0.23	66	0.28	0.44	47	0.31	0.10	86
Farmland	30–89 days past due	0	0.11	30	0.73	0.11	92	0	0.10	31	0.12	0.11	71	3.23	0.23	97
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	11.76	1.10	95	9.01	0.69	95	14.43	1.13	97	9.43	0.84	95
Credit card	30–89 days past due	0.51	1.02	17	0.52	0.63	31	1.12	0.81	72	4.05	0.95	97	4.42	1.19	95
	90+ days past due	0.50	0.44	50	2.38	0.39	98	2.10	0.45	97	1.75	0.63	93	2.16	0.78	91
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,264,163	3,066,583	3,332,739	3,069,855	2,266,123										
Retained earnings	1,519,131	1,381,727	1,455,959	1,273,511	1,132,579										
Accumulated other comprehensive income (AOCI)	-247,357	10,523	-4,888	22,370	-34,869										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,535,937	4,458,833	4,783,810	4,365,736	3,363,833										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,910,544	1,834,030	1,910,907	1,823,771	1,507,945										
Accumulated other comprehensive income-related adjustments	-247,357	10,523	-4,888	22,370	-34,869										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,872,750	2,614,280	2,877,791	2,519,595	1,890,757										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,872,750	2,614,280	2,877,791	2,519,595	1,890,757										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,872,750	2,614,280	2,877,791	2,519,595	1,890,757										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	10,000	10,000	10,000	10,000	0										
Non-qualifying capital instruments	288,000	284,000	288,000	284,000	248,000										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	179,290	141,156	141,342	132,075	78,790										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	477,290	435,156	439,342	426,075	326,790										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	477,290	435,156	439,342	426,075	326,790										
Exited advanced approach tier 2 capital															
Total capital	3,350,040	3,049,436	3,317,133	2,945,670	2,217,547										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	29,293,033	27,024,776	28,086,765	26,086,816	19,445,337										
Less: Deductions from common equity tier 1 capital	1,910,544	1,834,030	1,910,907	1,823,771	1,507,945										
Less: Other deductions	-96,427	-114,423	-96,427	-114,423	-104,879										
Total assets for leverage ratio	27,478,916	25,305,169	26,272,285	24,377,468	18,042,271										
Total risk-weighted assets	22,704,871	19,144,527	21,491,775	18,942,539	15,085,144										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.65	11.85	66	13.66	12.66	68	13.39	12.37	71	13.30	12.35	70	12.53	12.11	65
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.65	12.53	58	13.66	13.44	60	13.39	13.11	62	13.30	13.08	59	12.53	12.78	54
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.75	14.37	67	15.93	15.42	67	15.43	14.91	63	15.55	15.23	62	14.70	14.36	65
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.45	9.08	84	10.33	9.11	81	10.95	8.98	87	10.34	9.13	84	10.48	9.76	72
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	477	537	1,017	976	1,016	-11.17	35.13
Other insurance activities income	477	537	1,017	976	1,016	-11.17	35.13
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	473,471	408,973	478,066	355,285	280,072	15.77	73.31

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0.10	0.36	59	0.10	0.37	55	0.10	0.36	55	0.09	0.41	53	0.14	0.47	56
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91		
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.34	12.13	60	14.44	11.54	62	15.45	12	61	12.89	11.03	55	14.23	11.51	60
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	47,211	13,246	48,337	0	2,519
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	47,211	13,246	48,337	0	2,519
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets.....	256.42	18.50	93		3.19			9.48		-100	2.04	2	1.82	12.40	54
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		129,662	173,954	147,399	205,012	370	-25.46	17613.39
1–4 family residential loans		129,662	173,954	147,399	205,012	370	-25.46	17613.39
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0.45	0.64	0.50	0.78	0		
1–4 family residential loans		0.45	0.64	0.50	0.78	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		20.78	22.33	20.83	23.65	25.88		
1–4 family residential loans		2.39	2.37	2.53	2.50	3.16		
Home equity lines		0.04	0.05	0.05	0.05	0.07		
Credit card receivables.....		6.87	6.59	6.30	6.39	8.14		
Auto loans and other consumer loans.....		13.33	14.50	13.39	15.94	11.15		
Commercial and industrial loans		56.58	54.17	56.90	51.47	51.59		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0.10	0.14	0.07	0.18	0.26		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		0	11	0	0	0	-100.00	-100.00
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		0	11	0	0	0	-100.00	-100.00
90+ Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0	-100.00	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		0	0	0	0	0	0	-100.00
Total past due securitized assets.....		0	11	0	0	0	-100.00	-100.00
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	33	36	27	-100.00	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	33	36	27	-100.00	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0.01	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0.01	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0.01	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0.02	0.02	7.30
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0.02	0.02	7.30
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.40	0.44	0.38	0.65	0.75
Home equity lines	0.98	0.62	0.96	0.96	0.96
Credit card receivables	0.51	0.52	1.12	4.05	4.42
Commercial and industrial loans	1.08	0.28	0.55	0.35	0.32
All other loans and leases	0.53	0.52	0.38	0.30	0.34
Total managed loans past due 30–89 days	0.58	0.47	0.42	0.40	0.47
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.19	0.20	0.19	0.16	0.16
Home equity lines	0.49	0.14	0.19	0.29	0.13
Credit card receivables	0.50	2.38	2.10	1.75	2.16
Commercial and industrial loans	0.07	0.01	0.23	0.01	0.04
All other loans and leases	0.06	0.05	0.04	0.04	0.03
Total managed loans past due 90+ days	0.10	0.08	0.10	0.07	0.07
Total Past Due Managed Assets	0.69	0.55	0.52	0.48	0.53
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.23	0.10	0	0.04
Home equity lines	0.05	0.01	-0.07	0.13	0.19
Credit card receivables	5.59	1.91	1.66	1.89	1.90
Commercial and industrial loans	-0.21	0.06	0.07	0.44	0.66
All other loans and leases	-0.01	0.08	0.03	0.09	0.10
Net Losses on Managed Assets Percent of Total Managed Assets	-0.03	0.11	0.05	0.13	0.15

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	147,610	182,163	327,178	262,464	276,325	-18.97	607.22
Dividends	130,000	160,000	287,500	232,000	249,000	-18.75	
Interest	0	0	0	0	0		
Management and service fees	17,610	22,163	39,678	30,464	27,325	-20.54	-15.63
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	13	13	27	27	27	0.00	-7.14
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	13	13	27	27	27	0.00	-7.14
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		-100.00
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	147,623	182,176	327,205	262,491	276,352	-18.97	138.54
Securities gains (losses)	1,364	1,242	1,243	577	133	9.82	82.60
Other operating income	879	1,215	2,457	202	126	-27.65	442.59
Total operating income	149,866	184,633	330,905	263,270	276,611	-18.83	138.66
Operating Expenses							
Personnel expenses	12,966	14,794	29,724	26,656	18,434	-12.36	-24.68
Interest expense	318	345	668	460	0	-7.83	
Other expenses	8,525	7,536	16,881	26,764	20,135	13.12	-25.79
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	21,809	22,675	47,273	53,880	38,569	-3.82	-24.02
Income (loss) before taxes	128,082	161,993	283,685	209,369	238,056	-20.93	275.70
Applicable income taxes (credit)	-363	422	-779	-4,196	-2,123		
Extraordinary items							
Income before undistributed income of subsidiaries	128,445	161,571	284,464	213,565	240,179	-20.50	252.44
Equity in undistributed income of subsidiaries	48,832	40,163	83,274	75,458	19,920	21.58	23.87
Bank subsidiaries	49,223	39,995	83,507	75,054	19,557	23.07	
Nonbank subsidiaries	-391	168	-233	404	363		
Subsidiary holding companies	0	0	0	0	0		-100.00
Net income (loss)	177,277	201,734	367,738	289,023	260,099	-12.12	133.67
Memoranda							
Bank net income	179,223	199,995	371,007	307,054	268,557	-10.39	
Nonbank net income	-391	168	-233	404	363		
Subsidiary holding companies' net income	0	0	0	0	0		-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	4,592,280	93.88	4,494,364	94.16	4,784,480	93.66	4,466,132	3,519,661	2.18		
Common and preferred stock	4,592,280	93.88	4,494,364	94.16	4,784,480	93.66	4,466,132	3,519,661	2.18		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	31,910	0.65	30,681	0.64	33,449	0.65	30,287	22,439	4.01	471.45	
Common and preferred stock	31,910	0.65	30,681	0.64	33,449	0.65	30,287	22,439	4.01	471.45	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0	-100.00	
Common and preferred stock	0	0	0	0	0	0	0	0	0	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	13,719	0.28	12,614	0.26	12,371	0.24	11,895	11,597	8.76	23.80	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	219,462	4.49	223,300	4.68	262,067	5.13	158,147	126,697	-1.72	194.92	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	-16,397	-0.34	-16,715	-0.33	-16,397	-16,008			
Other assets	34,140	0.70	28,805	0.60	32,506	0.64	25,316	22,339	18.52	104.59	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	4,891,511	100.00	4,773,367	100.00	5,108,158	100.00	4,675,380	3,686,725	2.48	42.51	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	9,882	0.20	9,865	0.21	9,872	0.19	9,865	0	0.17		
Other liabilities	101,703	2.08	98,997	2.07	104,335	2.04	97,923	86,728	2.73	53.89	
Balance due to subsidiaries and related institutions	292,876	5.99	270,792	5.67	275,323	5.39	269,972	236,164	8.16	127.27	
Total liabilities	404,461	8.27	379,654	7.95	389,530	7.63	377,760	322,892	6.53	107.46	
Equity Capital	4,487,050	91.73	4,393,713	92.05	4,718,628	92.37	4,297,620	3,363,833	2.12	38.60	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	354,616	7.25	335,414	7.03	353,402	6.92	334,523	263,736	5.72	35.12	
Common surplus	3,159,928	64.60	2,901,591	60.79	3,149,955	61.67	2,894,471	2,140,175	8.90	48.68	
Retained earnings	1,470,244	30.06	1,316,607	27.58	1,390,777	27.23	1,205,395	1,132,579	11.67	65.67	
Accumulated other comprehensive income	-247,357	-5.06	10,523	0.22	-4,888	-0.10	22,370	-34,869			
Other equity capital components	-250,381	-5.12	-170,422	-3.57	-170,618	-3.34	-159,139	-137,788			
Total liabilities and equity capital	4,891,511	100.00	4,773,367	100.00	5,108,158	100.00	4,675,380	3,686,725	2.48	42.51	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	292,876	5.99	270,792	5.67	275,323	5.39	269,972	236,164	8.16	127.27	
Notes payable to subsidiaries that issued TPS	288,000	5.89	284,000	5.95	288,000	5.64	284,000	248,000	1.41	123.48	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
Profitability																
Net income / Average equity capital	7.57	10.52	20	9.25	12.64	23	8.36	11.94	15	7.46	7.29	49	7.83	9.68	21	
Bank net income / Average equity investment in banks	7.66	11.07	18	8.94	12.37	21	8.17	11.80	15	7.56	7.45	47	7.65	10.51	15	
Nonbank net income / Average equity investment in nonbanks	-2.40	10.05	7	1.11	13.40	23	-0.75	13.12	5	1.47	9.75	31	1.88	7.89	28	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11						8.55		
Bank net income / Parent net income	101.10	98.83	36	99.14	96.24	31	100.89	96.79	45	106.24	88.16	66	103.25	82.22	54	
Nonbank net income / Parent net income		2.55			3.10	40		3.40			0.14	3.59	39	0.14	5.93	35
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35				68.34			74	
Leverage																
Total liabilities / Equity capital	9.01	17.48	38	8.64	16.87	34	8.26	16.81	36	8.79	20.06	35	9.60	20.43	44	
Total debt / Equity capital	0.22	12.15	26	0.22	11.60	23	0.21	11.71	24	0.23	14.41	20	0	14.31	13	
Total debt + notes payable to subs that issued TPS / Equity capital	6.64	14.28	33	6.69	13.82	31	6.31	13.63	33	6.84	16.67	27	7.37	16.36	38	
Total debt + Loans guaranteed for affiliate / Equity capital	0.22	12.21	26	0.22	11.69	23	0.21	11.77	24	0.23	14.68	20	0	14.56	13	
Total debt / Equity capital – excess over fair value	0.22	12.27	26	0.22	11.71	23	0.21	11.81	24	0.23	14.52	20	0	14.51	13	
Long-term debt / Equity capital	0.22	11.61	27	0.22	11.05	23	0.21	10.95	25	0.23	13.56	20	0	13.04	13	
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	3.33	39.62	23	3.14	39.10	20	3.33	39.86	21	3.16	34.67	21	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	103.06	103.92	51	102.99	103.07	52	102.10	103.22	51	104.63	102.81	63	105.30	103.22	65	
Total investment in subs / Equity capital	103.06	109.01	39	102.99	108.26	42	102.10	108.40	40	104.63	110.16	49	105.30	111.07	50	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.39	0.41	57	0.33	0.25	61	0.27	0.29	55	0.69	0.47	63	0.69	0.36	69	
Equity investment in subs – equity cap / Net income-div (X)	0.86	1.23	51	0.59	0.83	51	0.54	1.05	43	1.70	1.82	61	1.48	1.22	64	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	125.59	126.15	55	162.73	138.64	68	144.44	152.85	56	118.48	136.59	46	156.52	177.68	47	
Cash from ops + noncash items + op expense / Op expense + dividend	129.25	116.54	57	165.86	130.64	72	149.98	154.48	57	126.54	147.24	48	161.10	190.27	43	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	63.82	92.87	30	157.46	103.17	77	145.47	98.54	82	114.52	134.08	51	132.96	116.34	68	
Pretax operating income + interest expense / Interest expense	40,377.36	1,457.38	97	47,054.49	1,479.01	97	42,567.81	1,835.33	97	45,615	2,016.32	97		1,968.54		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,450.13	1,417.74	79	3,422.25	1,667.11	86	3,024.59	1,770.77	78	2,058.55	1,539.23	78	1,956.33	1,632.83	70	
Dividends + interest from subsidiaries / Interest expense + dividends	132.48	140.52	53	176.08	153.06	65	157.08	174.12	55	134.62	150.43	53	178.48	210.80	46	
Fees + other income from subsidiaries / Salary + other expenses	82	10.93	93	99.31	12.78	96	85.19	11.92	94	57.08	13.95	86	70.92	16.52	85	
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	3.26	3.32	57	3.48	3.64	54	3.95	3.44	59	2.12	3.85	47	1.97	2.64	54	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.36			0.21			0.17			0.10			0.04		
Nonaccrual		0.76			0.96			0.92			1.03			0.54		
Total		1.12			1.17			1.09			1.13			0.58		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.07	1.69	47	0.07	1.79	50	0.07	1.76	52	0.07	2.66	48	0.06	5.62	42	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	76.15	82.17	55	56.03	78.46	38	64.11	66.37	50	80.48	81.10	59	58.09	57.84	60
Dividends declared / Net income	55.17	34	90	44.87	25.30	90	49.59	28.27	88	59.47	42.29	74	53.64	33.08	85
Net income – dividends / Average equity.....	3.39	7.04	13	5.10	9.64	12	4.21	8.62	9	3.02	4.14	35	3.63	6.46	16
Percent of Dividends Paid															
Dividends from bank subsidiaries	132.91	128.25	57	176.75	139.49	70	157.66	155.92	63	134.98	132.17	55	178.48	178.13	50
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	132.91	168.66	49	176.75	193.08	62	157.66	203.53	52	134.98	174.85	44	178.48	260.40	38
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	72.54	43.08	73	80	36.56	89	77.49	45.96	79	75.56	60.28	68	92.72	66.55	77
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	9.83	0.85	91	11.08	0.90	93	10.69	0.88	92	9.92	1.47	90	10.17	1.55	89
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	82.36	46.71	77	91.08	38.35	90	88.19	51.33	84	85.48	62.88	68	102.89	69.36	82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	45.98		0	54.17	18		62.63		0	56.39	15	0	82.95	12	
Interest income from nonbank subsidiaries.....	2.85		0	2.35	32		2.44		0	7.38	32	0	20.25	26	
Management and service fees from nonbank subsidiaries	0.54		7.74	0.63	91		0.37		6.68	0.86	89	7.44	1.92	86	
Other income from nonbank subsidiaries.....	0.18		0	0.08	46		0.07		0	0.16	46	0	1.06	43	
Operating income from nonbank subsidiaries	54.49		7.74	76.16	30		87.22		6.68	79.84	22	7.44	150.41	14	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	87.73			31			38.10			43.51				61.23	
Interest income from subsidiary holding companies.....	13.26			5.39			5.26			8.40				6.54	
Management and service fees from subsidiary holding companies.....	0.33			0.37			0.73			0.44				0.36	
Other income from subsidiary holding companies.....	-3.08			-0.43			-0.40			0.01				0.29	
Operating income from subsidiary holding companies.....	98.24			39.64			58.37			55.20				76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	86.74	65.33	42	86.66	67.82	41	86.88	74.16	36	88.12	69.76	42	90.02	67.32	45
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	11.75	1.33	91	12	2.08	88	11.99	1.44	89	11.57	1.87	87	9.88	1.81	87
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.49	75.26	50	98.66	81.78	53	98.87	83.13	57	99.69	82.20	72	99.90	78.80	86
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0.01	0.01	88	0.01	0.02	86	0.01	0.01	86	0.01	0.02	86	0.01	0.06	84
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.01	5.58	39	0.01	6.48	35	0.01	4.67	30	0.01	4.70	33	0.01	7.29	24
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	2,963.73	28.16	99	2,744.98	28.31	99	2,788.93	26.38	99	2,736.66	27.08	99		28.33	